

Information to identify the case:

Debtor 1 **Christina L. Mowry**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6235**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **18-21802-CMB**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christina L. Mowry

8/15/18

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Christina L. Mowry
 Debtor

Case No. 18-21802-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 25

Date Rcvd: Aug 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2018.

db +Christina L. Mowry, P.O. Box 231, Kittanning, PA 16201-0231
 tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
 14826693 Best Buy Credit Services, P.O. Box 9001007, Louisville, KY 40290-1007
 14826694 +Caine & Weiner, 12005 Ford Rd, Dallas, TX 75234-7262
 14826696 +Credit Management LP, PO Box 7739, Rochester, MN 55903-7739
 14826698 +Evergreen - A Storage Place, 29309 Industrial Way, Evergreen, CO 80439-7853
 14826699 +Golden Ridge Surgery Center, 660 Golden Ridge Rd Ste 110, Golden, CO 80401-9541
 14826701 Mark Dowery & Associates Inc., 7555 N. 5 98 WC, Pensacola, FL 32506
 14826704 +Panorama Orthopedics, 660 Golden Ridge Road, Suite 250, Golden, CO 80401-9541
 14826705 +Progressive Casualty Insurance Co., 6300 Wilson Mills Road, Cleveland, OH 44143-2182

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RSVVCBICNOTICE1@state.pa.us Aug 16 2018 02:22:25 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14826691 EDI: CINGMIDLAND.COM Aug 16 2018 06:13:00 ATT Mobility, P.O. Box 536216,
 Atlanta, GA 30353-6216
 14826690 EDI: AMEREXPR.COM Aug 16 2018 06:13:00 American Express, P.O. Box 650448,
 Dallas, TX 75265-0448
 14826692 EDI: BANKAMER.COM Aug 16 2018 06:13:00 Bank of America, P.O. Box 15220,
 Wilmington, DE 19886-5220
 14826695 EDI: WFNNB.COM Aug 16 2018 06:13:00 Comenity - Victorias Secret, P.O. Box 659728,
 San Antonio, TX 78265-9728
 14826697 EDI: DISCOVER.COM Aug 16 2018 06:13:00 Discover, P.O. Box 15316,
 Wilmington, DE 19850-5316
 14826700 E-mail/Text: fpcbankruptcy@southernco.com Aug 16 2018 02:23:33 Gulf Power Company,
 P.O. Box 830660, Birmingham, AL 35283-0660
 14826703 E-mail/Text: bnc@nordstrom.com Aug 16 2018 02:22:04 Nordstrom, P.O. Box 79139,
 Phoenix, AZ 85062-9139
 14826702 E-mail/Text: bnc@nordstrom.com Aug 16 2018 02:22:04 Nordstrom, P.O. Box 6555,
 Englewood, CO 80155-6555
 14826707 +EDI: PRA.COM Aug 16 2018 06:13:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14826706 EDI: RMSC.COM Aug 16 2018 06:13:00 Synchrony Bank/Mattress Firm, P.O. Box 960061,
 Orlando, FL 32896-0061
 14826707 EDI: WFNNB.COM Aug 16 2018 06:13:00 Victoria's Secret, PO Box 659728,
 San Antonio, TX 78265-9728
 14826708 +EDI: WFFC.COM Aug 16 2018 06:13:00 Wells Fargo, 3201 N. 4th Avenue,
 Sioux Falls, SD 57104-0700
 14826709 EDI: WFFC.COM Aug 16 2018 06:13:00 Wells Fargo Visa Card Services, P.O. Box 51193,
 Los Angeles, CA 90051-5493
 14826710 +EDI: XCELENERGY.COM Aug 16 2018 06:13:00 Xcel Energy, P.O. Box 840,
 Denver, CO 80201-0840

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 aty* +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 25

Date Rcvd: Aug 15, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2018 at the address(es) listed below:

Dai Rosenblum on behalf of Debtor Christina L. Mowry Jody@dairosenblumbankruptcy.com,
pjbz@zoominternet.net;Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com
Lisa M. Swope on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com,
mmh@nsslawfirm.com;pa73@ecfcbis.com
Lisa M. Swope lms@nsslawfirm.com, mmh@nsslawfirm.com;pa73@ecfcbis.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5